

FIG. 1

PCT/US2014/042860

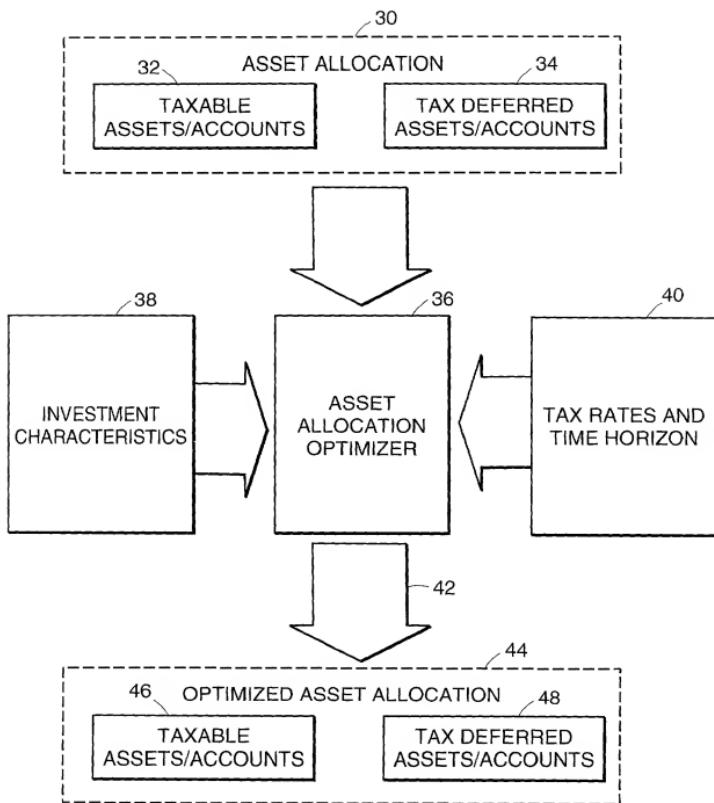


FIG. 2

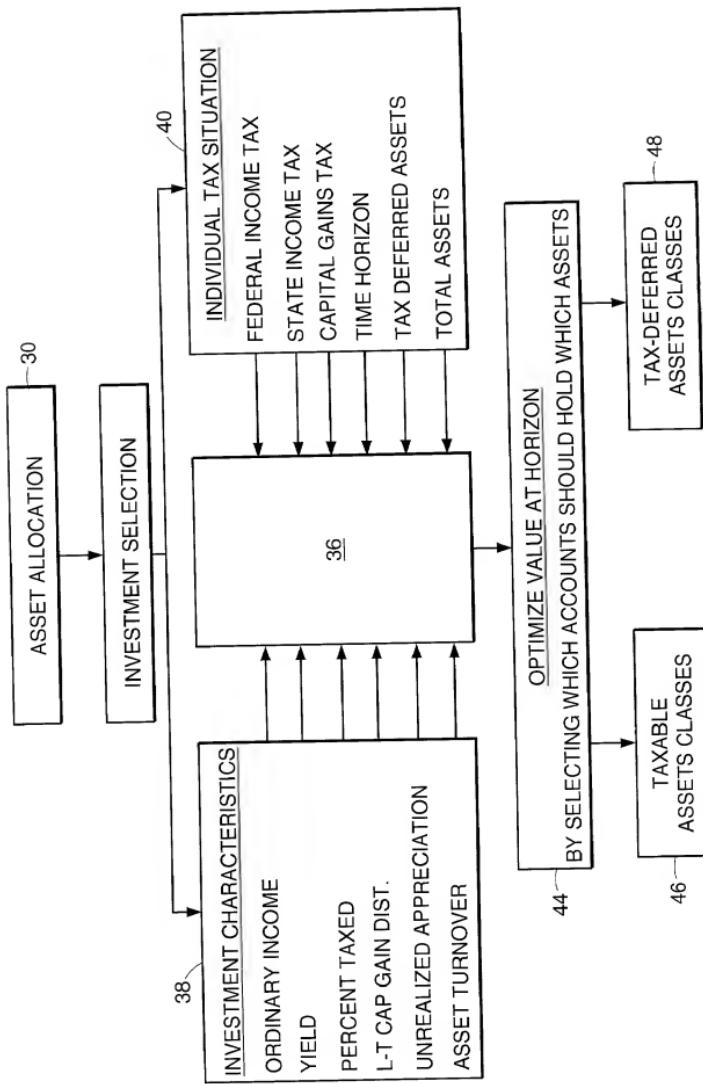


FIG. 3

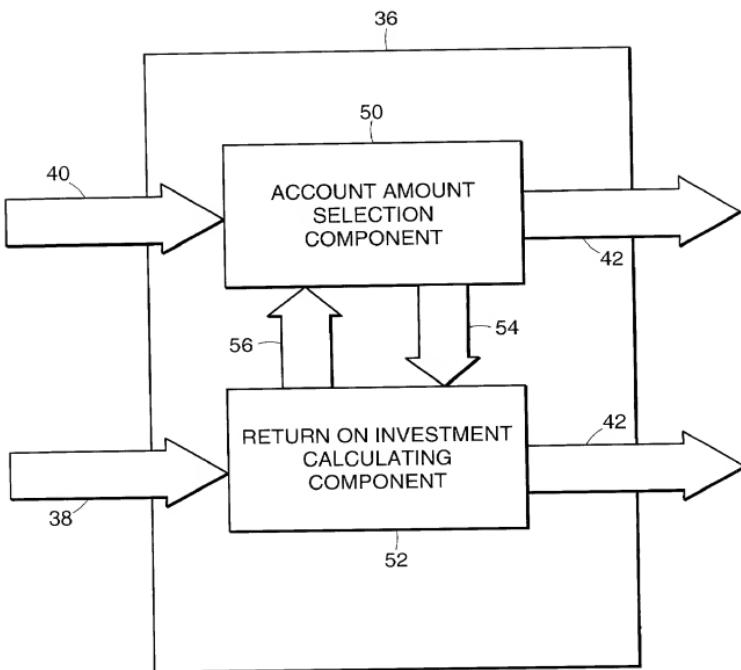


FIG. 4

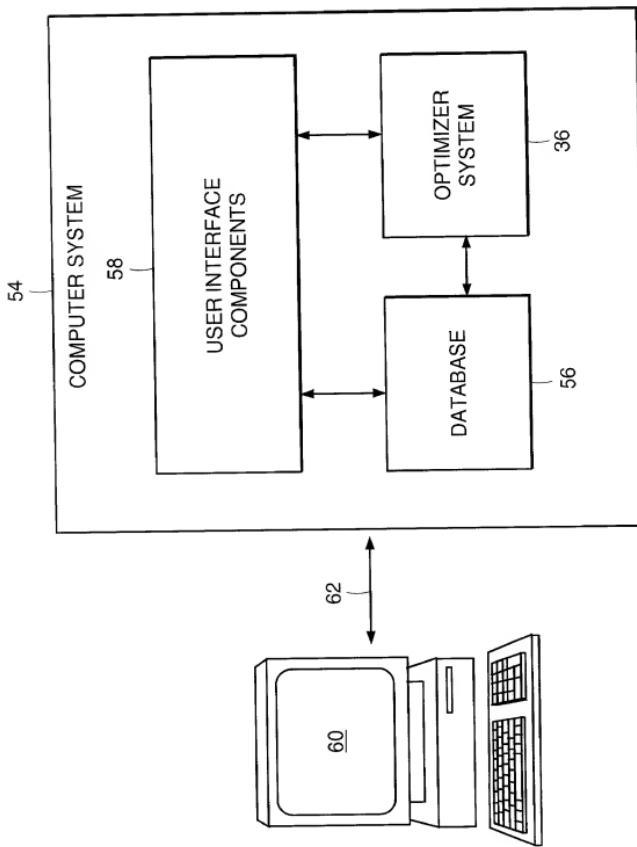
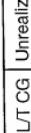


FIG. 5

Business or Individual	Individual
First Name	Middle Name
Joe	
Client Owns a Business:	
<input type="checkbox"/>	
Allocation Data	
Total Assets(\$):	\$400,000
Total in Tax Deferred Accts:	\$150,000
Optimize Method:	
Horizon(yrs):	40
After Liquidation	
Federal Tax Rate:	31.0%
State Tax Rate:	6.0%
Asset Class	
Account Id	6567
Show Results	
Print Screen	
Close Form	
64	
8-0	

FIG. 6

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Total Assets: \$400,000

Current Accounts

Asset Class	Asset Type	Percent Taxed Federal State	Ordinary Income	U/T CG Distrib	Unrealized Appreciation	Pct Alloc: 100%	Amt Alloc: \$400,000	In Taxable	In Tax Deferred
Fixed Income	Bond	0.0%	0.0%	3.0%	0.0%	5.0%	\$20,000	5.0%	0.0%
Mass Mut'l MM	Avg TurnOver(yrs):	10	0%	Cap Gains Tax		Tax Bracket:	0%	\$20,000	\$0
Fixed Income	Bond	100.0%	0.0%	6.0%	0.0%	0.0%	25.0%	\$100,000	0.0%
Spartan Gov't Income	Avg TurnOver(yrs):	10	20%	Cap Gains Tax		Tax Bracket:	31%	\$0	\$100,000
International	Stock	100.0%	100.0%	1.0%	0.0%	2.0%	7.0%	10.0%	\$40,000
Spartan Int'l Index	Avg TurnOver(yrs):	10	20%	Cap Gains Tax		Tax Bracket:	37%	\$40,000	\$0
US Equity	Stock	100.0%	100.0%	2.0%	0.0%	2.0%	6.0%	50.0%	\$200,000
Fidelity Fund	Avg TurnOver(yrs):	10	20%	Cap Gains Tax		Tax Bracket:	37%	\$150,000	\$50,000
US Equity	Stock	100.0%	100.0%	1.0%	0.0%	4.0%	7.0%	10.0%	\$40,000
Small Cap Selector	Avg TurnOver(yrs):	10	20%	Cap Gains Tax		Tax Bracket:	37%	\$40,000	\$0

FIG. 7

68 70 72

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Asset Allocation to achieve a value of \$8,938,439 in March 2039

This is an 11.0% improvement (\$887,746) over your current allocation strategy.

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		Account Type		
	Taxable	Tax Deferred		Value at Horizon
Spartan Gov't Income - Fixed Income	\$100,000 (25.0%)	\$0 (0%)	\$506,644 (5.7%)	
Current:	\$0	\$100,000		\$648,000
Mass Muni MM - Fixed Income	\$20,000 (5.0%)	\$0 (0%)	\$65,241 (.7%)	
Current:	\$20,000	\$0		\$65,241
Spartan Int'l Index - International	\$39,982 (10.0%)	\$18 (0%)	\$941,797 (10.5%)	
Current:	\$40,000	\$0		\$941,708
Small Cap Selector - US Equity	\$142 (0.0%)	\$39,858 (10.0%)	\$2,342,697 (26.2%)	
Current:	\$40,000	\$0		\$1,728,838
Fidelity Fund - US Equity	\$89,877 (22.5%)	\$110,123 (27.5%)	\$5,082,060 (56.9%)	
Current:	\$150,000	\$50,000		\$4,666,906
Totals	\$250,001	\$149,999		\$8,938,439

FIG. 8

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